

# FS Direct

Direct Communication to Foreign Service Employees and Family Members  
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<http://hrweb.hr.state.gov/flo/index.html>

### FLO Homepage on the Internet

<http://www.state.gov/m/dghr/flo>

Email FLO – [flo@state.gov](mailto:flo@state.gov)



## EMPLOYMENT

**The Network** - the FLO webpage, updated monthly, provides job opportunities and listings in the Washington, DC area.



## INFORMATION & RESOURCES

FLO Publications on the Internet may be found at

<http://www.state.gov/m/dghr/flo/rsrscs/pubs/>



## FS FAMILY MEMBERS

Job Seekers Network Group supports the DC area job seeker.

Calendar- <http://www.state.gov/documents/organization/37848.pdf>



## FS DIRECT SUBSCRIPTIONS

To subscribe, please use the following links:

Internet: <http://www.state.gov/m/dghr/flo/c9156.htm>

Intranet: <http://hrweb.hr.state.gov/FLO/FLOSubscription.html>

Via AAFSW: Visit the FLO area of the AAFSW web site at <http://www.aafsw.org> and click on FLO newsletters.

**FS Direct** is also available on the FLO Internet web site at <http://www.state.gov/m/dghr/flo/rsrscs/pubs/c5709.htm>

## **Special Feature**

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# **2006 Federal Employees Health Benefits (FEHB) Program**

**By Paula S. Jakub, RHU**  
**Vice President, American Foreign Service Protective Association**



There was quite a pleasant surprise when the 2006 FEHB premium rates came out. The Office of Personnel Management (OPM) reported the average premium increase in 2006 for employees and retirees enrolled in the FEHB Program is 6.6%. The percentage increase in the government contribution ranges from 5.4% to 7.8%, while the percentage increase in the enrollee contribution ranges from 9.2% to 13.9%. The increase in enrollees' share will range from -43.3% to 161%, with 80% of the enrollee's share increase between 2.5 and 15%. This is all part of a very complicated mathematical equation that is recalculated by OPM each year.

Still, the Government pays on average 72% of the premiums – not a bad deal for the excellent, comprehensive benefits available in the Federal Employees Health Benefits Program.

The new FEHB premiums take effect in January 2006. FEHB Program enrollees who have Self-Only coverage will pay an average of \$5.30 more bi-weekly, while those with Family coverage will pay an average of \$12.79 more bi-weekly.

### **2006 premiums (bi-weekly) for selected plans:**

<b>HEALTH PLAN</b>	<b>2006 Bi-Weekly Employee Premium</b>	
	<b>Self Only</b>	<b>Self and Family</b>
BCBS Standard	\$58.07	\$135.59
FSBP	\$49.68	\$135.01
GEHA Standard	\$33.28	\$75.62
GEHA High	\$94.40	\$192.30
Mail Handlers Standard	\$46.26	\$103.29
Mail Handlers High	\$157.02	\$308.69

The Federal Employees Health Benefits Program remains a model for health care delivery systems throughout the country and, indeed, the world. Among the many reasons are:

- Choice of 279 health plans (up from 249 in 2005)
- Competitive benefit packages
- No pre-existing condition limitation
- Eligible retirees and spouses are covered

**Some things to look for in some of the 2006 FEHB Plans:**

- Increased emphasis on care management and disease management programs;
- Some tightening of Preauthorization rules, (especially on drugs) and some elective surgeries; and
- Addition of Specialty Pharmacy benefits and/or requirements.\*



\*You will hear the term “Specialty Pharmacy” numerous times over the next few years. This will be a big deal in the entire Health Care industry, from those who provide it, to those who receive it, to those who pay for it. Specialty Pharmaceuticals are drugs or category of drugs/pharmaceuticals that generally meet most of the following criteria:

- 1) Are produced through biotechnology or recombinant DNA technology mechanisms;
- 2) Are high cost (typically over \$250 per dose or \$1000 per month of therapy);
- 3) Are generally, but not always, administered by injection;
- 4) Require specialized patient monitoring, special handling, or unique education prior to use; or
- 5) Have restricted distribution procedures.

Specialty Pharmaceuticals are used to treat conditions like Crohn’s disease, hemophilia, growth hormone deficiency, cystic fibrosis, multiple sclerosis, hepatitis C, rheumatoid arthritis and even asthma or some types of diabetes, to name a few. These are the new “miracle drugs” – 150 are on the market today, with another over 300 biotech medicines in testing. The costs of these drugs are astronomical to the health plans and, in many cases, devastating to the individuals and their families. We all will struggle with how to pay for these drugs in the years to come, starting with 2006.

Each year the individual plans of the FEHB Program offer enrollees a benefit package with comprehensive coverage at a good, reasonable premium, especially with the government’s 72% contribution.

Since plans vary in the changes, it is important to know what your particular plan is doing for 2006. As in previous years, we encourage you to read carefully **Changes to this Plan** in **Section 2 How we change for 2006** when you receive your 2006 plan brochure.

**Do not rely on premium costs alone to make your health plan decision.** Things like extra deductibles and plan allowances for services, especially overseas, could end up costing you extra money. Customer service and global coverage are of paramount importance for employees and their families serving in foreign countries.

**A special reminder for employees assigned to foreign posts:**

Take the time to review your plan's Preferred Provider (PPO) Network benefits and rules BEFORE you return to the U.S. on Home Leave or TDY.

- Understand the rules regarding access to a specialist, i.e. do you have to go through a general provider first?
- Print a copy of the participating hospitals in the area you will be visiting, in case of an emergency admission.
- Remember that ALL inpatient admissions in the U.S. must be pre-certified. Call the 800 number on the back of your ID card for pre-certification if you are admitted to a hospital here in the States. (Note: Some plans require pre-certification/pre-authorization for some other services such as surgery, outpatient procedures, mental health and substance abuse treatment and certain classes of drugs, even in foreign countries.) Please read your brochure carefully.

**Open Season runs from November 14 through December 12, 2005. The effective date of a change in health plan and premiums is the first day of your first full pay period in January 2006. This is your Open Season. Make the best of it!**



## **2005 Health Fairs: Federal Employees Health Benefits Open Season**

**November 14, 2005  
Harry S Truman Bldg  
Exhibit Hall  
10:00am-2:00pm  
FREE SCREENINGS**

**November 15, 2005  
NFATC, FSI, SA42  
Room D1103 – Field House  
10:00am-1:00pm  
SCREENINGS NOT OFFERED**



**Come and meet health care representatives to answer questions and learn about important changes affecting your plan.**

***Participating Providers:***

***Aetna, APWU, Blue Cross/Blue Shield, Blue Choice, Foreign Service,  
GEHA Kaiser, M.D. IPA, NALC, Mail Handlers***

## Over 15 Health Care Screenings will be offered, including:

Blood pressure, body mass index, glucose, podiatry, acupuncture, cholesterol, massage therapy, and wellness.

Representatives from The Men's Health Network, Long Term Care, Flexible Spending Accounts, Consumer CheckBook Guide and information on HelthierFeds will be available.

For additional information, contact Shelly V. Kornegay, HR/ER/WLP, via email at [kornegaySV@state.gov](mailto:kornegaySV@state.gov).



## Employment

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### PIT Buyback: Update from the Office of Retirement



The PIT (Part-time, Intermittent, Temporary) Buyback was created to remove the inequity in the law, which excluded family members employed at U.S. missions overseas from participating in the retirement system during this period. The rules were changed in 1998 but were not effective retroactively – until now. The Office of Retirement, HR/RET, is pleased that many family members who worked overseas during the 1989-1998 time frame as PIT employees are taking advantage of this unique opportunity to purchase credit toward retirement for their government service. Thank you to all the CLOs who have been getting the word out to their communities about the PIT Buyback program.

We ask that family members follow the [guidelines](#) already posted on the FLO website and submit SF 3108 “Application to Make Service Credit Payment” available on line on [www.RNet.state.gov](http://www.RNet.state.gov) (Forms) or [www.OPM.gov/forms](http://www.OPM.gov/forms). You may submit the application form without supporting documentation via fax, but you must follow-up by sending the entire package in hard copies to HR/RET. The Office of Retirement cannot accept applications via e-mail.

#### **You can facilitate the application process in several ways:**

- Please include all relevant SF-50s in support of your application. If you do not have all your SF-50s, the last employing Bureau can request your Official Personnel file (OPF) and supplement the documentation required.

- Please do not include periods of service outside the 1989-1998 timeframe because the requirements and procedures are very different. If you have other periods of prior service for which you wish to purchase credit please submit a separate application.
- Above all, do not include periods for which you have already purchased credit or for which you have already contributed toward your retirement plan. You can verify on your earnings and leave statement whether retirement deductions are being made.
- If you have submitted an application recently, but before the buyback program went into effect, you do not need to re-apply.

#### **The process works like this:**

- Once HR/RET receives your application with supporting documentation, HR/RET will confirm receipt by e-mail. Please include your e-mail address, especially if you are not currently employed by the Department of State.
- HR/RET will review your application to determine if you qualify to purchase credit toward retirement for your service. HR/RET, not your bureau HR officer, must complete Part B.
- HR/RET will send you an *estimate* of the amount you would pay for the service credit.
- **Applicants will receive official notification of the amount of the deposit required to purchase credit toward retirement from the Retirement Accounts Division (RAD).**
- The Office of Personnel Management OPM will credit your service toward retirement and provide you with a receipt which you should keep with important records.

We ask that family members who do qualify for this opportunity be patient. We know it has been a long time in coming, but as you can appreciate, we are being inundated with applications. We will notify you when we are ready to accept payments.

You may submit completed applications to: HR/RET, Room H-620, SA-1, Washington, DC 20522. Fax (202) 261-8988. Tel. (202) 261-8960. Please send questions to [RETServices@state.gov](mailto:RETServices@state.gov).



## **Become a Foreign Service Specialist**

The Department of State is now accepting applications for **Foreign Service Financial Management Officer** positions. For more information and to start the online application process, go to <http://careers.state.gov/specialist/opportunities/finmgt.html>. **The deadline for submitting completed applications is November 18, 2005.**

We appreciate your interest in a career with the U.S. Department of State. Visit the Office of Recruitment on the web at <http://www.careers.state.gov>.





# Change in Scheduling Expeditious Naturalization



In the past, the Family Liaison Office has been able to schedule expeditious naturalization cases on an individual basis (Department of State spouses only) with US Citizenship and Immigration Services (USCIS), if the naturalization was requested at the Washington, Honolulu or Miami District Offices. Recently, USCIS has started to automatically schedule all cases as soon as they are ready for adjudication. Our expeditious applications are no exception because the USCIS computer system is not programmed to recognize the difference. This means that if an applicant's case is ready before the time he or she has requested the interview to take place, a notice to appear for the interview at the USCIS District Office at an earlier date will be issued. The impact this will have on applicants depends on whether they are in the Washington, DC area preparing to go to post or already overseas:

- If the applicant is in the US and not scheduled to go to post within 45 days of the interview, he or she will be scheduled to come back to take the oath closer to departure, thus having to go to the district office twice. (You do not acquire US citizenship until you have taken the oath.)
- If the applicant is already overseas, the case may be scheduled too early for an authorized R&R or home leave, thus creating an added economic burden on the applicant when traveling back to the US. The notice may also reach the person too late to be able to make proper travel arrangements.
- If you get scheduled "out of order," or at a district office which you did not specify, and you are a Department of State spouse, please inform [Vanja Huth](#) in FLO right away. We can always work with USCIS to change the date or place if either was not requested.

If you decide to take advantage of a **Notice to Appear** issued for an earlier date, you may of course do so. Please keep Vanja informed on what is happening with your application if you submitted your N400 form and documentation through FLO. Contact Vanja at (202) 647-2334, e-mail address: [huthvs2@state.gov](mailto:huthvs2@state.gov).



## **Functional Training**

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### **FSI's Basic Consular Course requires 100% attendance**

The Foreign Service Institute (FSI) is enforcing a regulation that meets with the approval of FSI's administrators: To get credit for the Basic Consular course, students must attend every single class - **100% attendance record** - no exceptions.

The rule applies from the first day of classes. A family member from a Far Eastern post arrived almost three hours late recently, having flown in on the same morning. The spouse was denied admission into class. Luckily, there was space in the next class and the prospective student was offered a spot to start after an almost two-week delay. If there had been no vacancies, this family member would have been out of luck! Best advice: plan to arrive the day before.



## **Education and Youth**

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### **Earn Certificate\* in International Special Education from George Mason University**



George Mason University's Center for International Education and FAST TRAIN is offering a 15-credit hour certificate program for an **International Special Education Certificate** in emotional disturbance and learning disabilities. Spouses who complete this certificate program will be poised to assist our special needs students in American international schools. This program is not only a professional development opportunity for FS spouses but will also expand the availability of services for these students. For more information, contact Lynn Walker Levy, coordinator, at [Lwalker3@gmu.edu](mailto:Lwalker3@gmu.edu), or (703) 993-3602. On the Internet: <http://www.gse.gmu.edu.program/fasttrain>.

*\*Must have Masters Degree in Special Education.*





## **Support Services**

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### **FLO Announces Program Specialist for Unaccompanied Tours**

The Family Liaison Office is pleased to announce that **Nan W. Leininger** has been appointed to the newly created position of **Program Specialist for Unaccompanied Tours**, to focus on the needs and concerns of families separated due to service at unaccompanied posts. This position reports to the Support Services Officer within FLO.

The Program Specialist for Unaccompanied Tours is charged with maintaining regular communication with family members, providing information, referrals and guidance, developing programs to serve both adults and children, and advocating for services as needed. The goal: to create an interactive "virtual community" of mutually supportive families who share the same situation.

Employees are reminded that, when filing an **SF 1190 for ISMA**, they should also complete the **Contact Information for Families of Employees on Unaccompanied Tours Form**, which may be completed and emailed from FLOs Internet Website at <http://www.state.gov/m/dghr/flo/c14521.htm>. Obtaining contact information for family members is vital to the success of this new program.

If you are a family member or employee currently assigned to, or recently returned from, an unaccompanied post, you are invited to contact Nan Leininger to discuss the issues most important to you. Nan can be reached at (202) 647-1076 or (800) 440-0397 or by email to [LeiningerNW@state.gov](mailto:LeiningerNW@state.gov).



## **Take Note -**

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### **IQ:Information Quest**

**IQ:Information Quest** is a 24-hour-a-day Department of State employee and family resource that provides assistance to all direct-hire employees, offering free educational materials, personalized referrals, and an interactive web site.

**IQ:Information Quest assists employees and families in addressing everyday issues and locating resources *anywhere in the US!***

Expecting a baby? Caring for a toddler or an aging loved one? Access IQ:InfoQuest to learn about Prenatal, Child Safety, and Adult Care “kits” that contain free products and helpful information! You’ll find answers for:

- **Child Care & Parenting** concerns such as childcare facilities; child safety; parenting resources: adoption, prenatal care, birthing options, coping with adolescence, discipline, etc.
- **Adult Care & Aging** issues such as short/long-term care options and care-giving resources for parents in and out-of-town; Senior Citizen resources, etc.
- **Health & Wellness** topics such as exercise programs; weight loss; smoking cessation; nutrition safety, dealing with worry/anxiety, etc.
- **Financial/Legal** issues and receive free telephone consultations with financial counselors (for credit repair/debt management) and free attorney consultations (writing or updating a will; settling on a new home) on up to 3 new legal topics per year.
- **Daily Needs** such as home improvement, community resources, relocation services, travel planning, time/stress management, pet care, etc.

#### **IQ:InformationQuest will help you:**

- Locate community services, realtors, schools, and fitness centers nationwide.
- Read thousands of pages of educational content in categories listed above.
- Access interactive health tools (questionnaires, assessments).
- Participate in online seminars in a variety of topics.
- Access online legal forms and interactive financial calculators.

#### **IQ:Information Quest can help you and your family during an emergency:**

- Local Emergency contacts (United Way; Red Cross; FEMA, etc.);
- Emergency shelters and hospitals;
- Food and Clothing Assistance;
- Alternate Housing;
- Child/Adult Safety;
- Temporary Care for Children;
- Caring for Pets During a Disaster;
- Outreach Programs;
- Public Insurance Adjuster Associations;
- Resources to address Post Traumatic Stress Disorder, and more.

**Where can you find IQ: Information Quest?** Online at <http://www.worklife4you.com>.

Not registered yet? Follow the “New User” link and enter Registration Code: statedepartment. Or call toll-free: 800-222-0364. For TTY, call 888-262-7848. For log-on assistance, contact the Help Desk at 888-604-9565.

